

**State of Michigan  
Department of Labor & Economic Growth  
Office of Financial and Insurance Services**

**Enforcement Actions  
April – June 2006**

<b>Name and Location</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Action Taken</b>	<b>Date of Action</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
All-Lines Insurance Agency New Boston, MI	05-3869	Insurance	Notice of Opportunity to Show Compliance	02/23/06	MCL 500.1207(1) Fiduciary Violation	Consent Order	04/04/06	Cancel License
American International Group New York, NY	06-2482	Insurance	Multi-State Consent Order	04/20/06	MCL 500.1239 Providing incorrect or misleading information; MCL 500.4503 Knowingly intend to injure, defraud, or deceive	Consent Order	4/20/06	\$5,279,484 Civil Penalty
Burkett, Jeffrey M. Warren, OH	05-2974	Insurance	Notice of Opportunity to Show Compliance	01/18/05	MCL 500.1239(h)(1) Conduct unbecoming an agent and MCL 1207(1) Fiduciary Violation	Final Decision	4/20/06	Revoke License
Combined Insurance Co. of America Chicago, IL	05-3951	Insurance	Notice of Opportunity to Show Compliance	02/14/06	MCL 500.438(3) Company failure to respond	Settlement Agreement	05/12/06	\$500 Market Conduct Fee
CUMIS Ins. Society, Inc. Madison, WI	06-4199	Insurance	Notice of Opportunity to Show Compliance	4/13/06	MCL 438(3) Failure to Respond	Consent Order	06/12/06	\$1,000 Market Conduct Fee
Dunn's Underwriter's & Financial Services, Inc. Norcross, GA	05-3931	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Final Order	05/30/06	Revocation

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First Guarantee Mortgage, LLC Saratoga Springs, NY	04-2984	Mortgage	Stipulation to Entry of Consent Order and Consent Order	04/19/06	MCL 445-1651 Misleading Advertisement	Consent Order	04/19/06	\$2,500 Civil Fine
First Ohio Lending, Inc. Independence, OH	05-3859	Mortgage	Stipulation to Entry of Consent Order and Consent Order	05/24/06	MCL.445.1651 Misleading Advertisement	Consent Order	05/24/06	\$4,000 Civil Fine
GMAC Direct Ins. Co, Winston-Salem, NC	06-4049	Insurance	Notice of Opportunity to Show Compliance	4/11/06	MCL 438(3) Failure to Respond	Consent Order	06/09/06	\$1,000 Market Conduct Fee
Guaranteed Rate, Inc. Chicago, IL	06-4231	Mortgage	Notice of Opportunity to Show Compliance	04/18/06	MCL 445.1671(3) & MCL 493.56a(13) Failure to submit annual reports	Consent Order	6/12/06	\$1,000 Civil Fine \$2,000 Late Penalty
Hudson Executive Mortgage Corporation Hudson, OH	05-3566	Mortgage	Stipulation to Entry of Consent Order and Consent Order	05/19/06	MCL.445-1651 Misleading Advertisement	Consent Order	05/19/06	\$4,000 Civil Fine
Integrus Mortgage, LLC Atlanta, GA	06-4232	Mortgage	Notice of Opportunity to Show Compliance	04/18/06	MCL 445.1671(3) Failure to submit annual report	Final Order	6/26/06	Revocation
J & B Financial Group, LLC Baydoun, Jalal N. Dearborn Heights, MI	06-4019	Mortgage	Proposed Consent Order	04/04/06	MCL 445.1652 Unlicensed Activity	Consent Order	6/7/06	\$2,000 Civil Penalty
Saad, Joseph Dearborn Heights, MI	04-2752	Mortgage	Order of Prohibition	04/18/06	MCL 445-1651 Fraudulent Activity	Final Decision	04/18/06	Prohibition
JTD Financial LTD Grand Blanc, MI	05-3967	Mortgage	Stipulation to Entry of Consent Order and Consent Order	06/02/06	MCL 445.1651 Business with unlicensed Mortgage Brokers	Consent Order	06/02/06	\$4,000 Civil Fine

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Kelly Financial, Inc. Northville, MI	05-3909	Mortgage	Order to Cease and Desist	02/17/06	MCL 445.1651 Business with unlicensed Mortgage Brokers	Cease and Desist	05/22/06	Final Cease & Desist Order
Marano & Associates Jennifer A. Marano Clinton Twp., MI	06-4267	Insurance	Proposed Consent Order		MCL 500.1207 Fiduciary Violation; MCL 500.1239 Conduct unbecoming an agent	Consent Order	06/13/06	Cease and Desist Order Revoke License
Mohn, Keith L. West Bloomfield, MI	06- 4017	Securities	Notice of Opportunity to Show Compliance	06/06/05	MCL 451.204(a)(1)(D) Currently enjoined by a court	Consent Order	04/20/06	Suspend Qualifications
Mortgage Highway, LLC Oxford, MI	06–3997	Mortgage	Order to Cease & Desist	06/05/06	MCL 445-1666 Unlicensed Activity	Final Order to Cease & Desist	06/05/06	Cease and Desist
National General Assurance Co. Winston-Salem, NC	06-4078	Insurance	Notice of Opportunity to Show Compliance	4/13/06	MCL 438(3) Failure to Respond	Consent Order	67/09/06	\$1,000 Market Conduct Fee
National Mergers & Acquisition Board Detroit, MI	06–3965	Securities	Order to Cease & Desist	02/17/06	MCL 451.501 Unlawful Practices	Final Order to Cease & Desist	03/28/06	Cease and Desist
National Specialty Ins. Co. Forth Worth, TX	06-4081	Insurance	Notice of Opportunity to Show Compliance	4/13/06	MCL 438(3) Failure to Respond	Consent Order	06/12/06	\$1,000 Market Conduct Fee
Nelligan, Donald J. III Howell, MI	05-2994	Insurance	Notice of Opportunity to Show Compliance	03/03/05	MCL 500.1239(h)(1) Conduct unbecoming an agent and MCL 1207(1) Fiduciary Violation	Final Decision	5/24/06	Final Cease & Desist Order
Nelligan, Donald J. III Howell, MI	05–3042	Insurance	Notice of Opportunity to Show Compliance	03/29/05	MCL 500.2018 Unfair or deceptive act	Final Decision	4/20/06	Revoke License

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NGM Insurance Co. Jacksonville, FL	06-4079	Insurance	Notice of Opportunity to Show Compliance	4/13/06	MCL 438(3) Failure to Respond	Consent Order	06/09/06	\$1,000 Market Conduct Fee
OHIC Insurance Co. Columbus, OH	06-4090	Insurance	Notice of Opportunity to Show Compliance	4/13/06	MCL 438(3) Failure to Respond	Consent Order	06/12/06	\$1,000 Market Conduct Fee
Rieman, David, M. Allen Park, MI	05-3171	Insurance	Notice of Opportunity to Show Compliance	02/23/06	MCL 500.1207(1) Fiduciary Violation; MCL 500.2006(1) 500.2018 Unfair or deceptive act	Final Decision	6/12/06	\$3,000 Civil Penalty Revoke License
Scott, Shannon Farmington Hills, MI	04-2670	Insurance	Proposed Consent Order		MCL 445.1652 and MCL 445.1673	Consent Order	4/14/06	\$1,500 Market Conduct Fee
Singer, Gary L. Traverse City, MI	06-3962	Insurance	Proposed Consent Order	04/26/06	Conduct unbecoming an agent; MCL 500.1239(1)f; Providing incorrect or misleading information MCL 500.2005(f) Misrepresentation	Consent Order	05/12/06	Revoke License
Sirius America Ins. Co. Dover, DE	06-4114	Insurance	Notice of Opportunity to Show Compliance	4/13/06	MCL 438(3) Failure to Respond	Consent Order	06/09/06	\$1,000 Market Conduct Fee
SRI A Mortgage Company San Francisco, CA	06-4240	Mortgage	Notice of Opportunity to Show Compliance	04/18/06	MCL 493.56a(13) Failure to submit annual report	Consent Order	6/26/06	\$500 Civil Fine \$1,000 Late Penalty Fee
Stone, Mark Marshall, MI	06-4251	Insurance	Proposed Settlement Agreement	05/12/06	MCL 500.249(a) Agent Failure to Respond	Settlement Agreement	5/30/06	\$500 Market Conduct Fee
Young, Darrel M. Sterling Heights, MI	05-3041	Insurance	Notice of Opportunity to Show Compliance	03/28/05	MCL 500.1239(h)(i) Conduct unbecoming an agent	Final Decision	4/26/06	Revoke License

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Zimmerman, Margaret F. Traverse City, MI	06–3961	Insurance	Proposed Consent Order	01/26/06	MCL 500.1239(h)(i) Providing incorrect or misleading information MCL 500.1239(1)f; Conduct unbecoming an agent MCL 500.2005(f) Misrepresentation	Consent Order	04/26/06	Revoke License